

**IN THE UNITED STATES DISTRICT COURT FOR THE
DISTRICT OF DELAWARE**

ESTATE OF THELMA J. MARR, and)	
ELLIS D. MARR, AS ADMINISTRATOR)	
OF THE ESTATE OF THELMA J. MARR)	
And individually,)	C.A. No. 05-243
)	
Plaintiffs,)	
)	
v.)	
)	
STONEBRIDGE LIFE INSURANCE)	
COMPANY, a foreign corporation,)	
)	
Defendant.)	

ANSWER OF DEFENDANT STONEBRIDGE LIFE INSURANCE COMPANY

1. Admitted.
2. Admitted.
3. Denied as stated.
4. Denied as stated.
5. Admitted.
6. Denied.
7. Denied.
8. Admitted.
9. Admitted.

FIRST AFFIRMATIVE DEFENSE

The Complaint fails to state a claim upon which relief may be granted.

SECOND AFFIRMATIVE DEFENSE

Plaintiffs have failed to follow the terms and conditions of the subject Stonebridge Life Insurance policy.

THIRD AFFIRMATIVE DEFENSE

Plaintiffs' complaint is barred under the doctrine of estoppel.

FORTH AFFIRMATIVE DEFENSE

Plaintiffs' complaint is barred under the doctrine of waiver.

FIFTH AFFIRMATIVE DEFENSE

Plaintiffs' complaint is barred under the doctrine of release.

WHEREFORE, Defendant, Stonebridge Life Insurance Company, demands judgment be entered in its favor and against Plaintiffs, plus interest and cost of suit.

MORGAN SHELSBY & LEONI

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